

Identification of the regional banking systems sustainability as a key factor in the effectiveness of their integration

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Abstract

The article covers the problem of increasing the efficiency of integration of the regional banking system. Today, small and medium-sized regional banks cannot provide in full the regional economy with banking products and services. In this connection, there is a long-felt need of integration of regional credit institutions and regional banking systems. At the same time there takes place inefficiency of functioning the consolidated banks associated with the incorrect assessment of the candidates for integration. The methodological basis of the study is the general scientific and specific scientific methods (economic-statistical, computational and constructive). We used economic and statistical techniques: grouping, ranking, probabilistic assessment, analysis of volume terms. In order to solve this problem, we tested the procedure of estimation financial soundness of the rating agency "Expert" on the example of the regional banking systems of the Volga Federal District to detect the regional banking systems to be the most attractive for the integration. By the results of the implementation of this methodological approach we have revealed two trends in the activities of regional banking district systems, namely degradation of functioning and reduction of capitalization. And the most attractive for the integration of the regional banking systems are the systems of the Perm Krai, the Republic of Mari El, the Republic of Mordovia, the Ulyanovsk region, the Chuvash Republic.

Keywords

Estimation, Financial sustainability, Integration, Regional banking systems